



**FIRST RESPONDER**  
B R O A D B A N D

# Financial Hardship Policy

First Responder Broadband Pty Ltd  
ABN: 37 676 469 051



# First Responder Broadband - Financial Hardship Policy

## Summary

First Responder Broadband's (**we, us, our**) priority is to keep you connected, you have the right to apply for short-term or long-term financial assistance if you are experiencing financial hardship, free of charge.

Financial hardship can occur if you are experiencing any of the following:

- (a) personal or household illness;
- (b) unemployment;
- (c) low or insufficient income, including reduced access to income;
- (d) being a victim survivor of domestic or family violence;
- (e) a death in the family;
- (f) a change in personal or family circumstances;
- (g) a natural disaster;
- (h) unexpected events or unforeseen changes; or
- (i) other reasonable causes.

We have a number of short-term and long-term options to support you if you are experiencing any of the above that is making it difficult for you to meet your financial obligations with us. These include:

- (a) flexible repayment options, e.g. a tailored payment plan;
- (b) temporarily postponing or deferring payments;
- (c) reviewing your accounts to see if you might benefit from changes to your service; or
- (d) waiving fees or charges, discounting a charge, or applying a credit on your account.

Whether we will be able to provide you with assistance will depend on your individual circumstances, but we are here to support you as best we can.

You can make an application for financial assistance by visiting [www.firstresponderbroadband.com.au/legal](http://www.firstresponderbroadband.com.au/legal), filling out the application form attached at Schedule A of this policy and emailing or mailing it to us using the contact details below, or simply contact us in any of the ways described below.

Channels to submit a financial hardship request	Contact Details	Available hours
Online Financial Hardship Form	<a href="http://www.firstresponderbroadband.com.au/legal">www.firstresponderbroadband.com.au/legal</a>	Anytime
Phone	1300 372 000	1000 – 1700 Monday – Friday
Email	hardship@firstresponderbroadband.com.au	Anytime
Postal Address	PO Box 248 Cooranbong NSW 2265	Anytime

If you have a complaint about this policy, including the way in which we have handled your application for payment assistance or payment assistance plan, you have the right to make a complaint. You can contact us using the same details as described above.

If you are not happy with how we have handled your complaint, you can make a complaint to the Telecommunications Industry Ombudsman (**TIO**). You can raise a TIO complaint or find out more information on the TIO website [tio.com.au/complaints](http://tio.com.au/complaints) or call 1800 062 058 (Monday – Friday, 8.00am – 8.00pm AEST).

You may also obtain information and advice from financial counselling services. To find out about financial counselling services available to you, please visit the Australian Government's financial counselling information website at <https://moneysmart.gov.au/managing-debt/financial-counselling>.

# First Responder Broadband Financial Hardship Policy

## 1. Introduction

This is First Responder Broadband's (**we, us, our**) Financial Hardship Policy.

We understand that financial hardship can make it difficult for you to pay your bills. We are therefore committed to assisting you with your financial difficulties, whether they are short-term or long-term, to ensure that if you are facing financial hardship, you are still able to maintain telecommunications access.

All of our customers have the right to apply, free of charge, for financial hardship assistance.

This policy explains:

- (a) what we can do to help you manage your payments;
- (b) how we consider your circumstances and needs;
- (c) your rights as a customer receiving payment assistance;
- (d) how you can contact us for help;
- (e) how you can receive further support from other services; and
- (f) how you can make a complaint.

### 1.1 When might you need our help?

There may be circumstances that make it hard for you to meet your payment obligations for your services. You may find that you require payment assistance due to:

- (a) personal or household illness;
- (b) unemployment;
- (c) low or insufficient income, including reduced access to income;
- (d) being a victim survivor of domestic or family violence;
- (e) a death in the family;
- (f) a change in personal or family circumstances;
- (g) a natural disaster;
- (h) unexpected events or unforeseen changes; or
- (i) or other reasonable causes.

Our priority is to keep you connected. If you are having trouble paying for your services, disconnection will only be undertaken by us as a measure of last resort. We are here to actively work with you to find a sustainable solution.

## 1.2 What payment assistance is available?

We offer short-term (up to 3 months) and long-term (more than 3 months) payment assistance free of charge. Assessing what is the most suitable arrangement for you will depend on several factors, most importantly how much time you think you will need assistance for.

## 1.3 Eligibility for payment assistance

To be eligible for assistance, you must be our active customer that is having problems paying for your service. Even if you have an active complaint or other enquiry with us, we will still be able to assist you.

If you are a business customer, you may still be eligible for assistance.

In circumstances where you are not eligible for assistance, we will explain to you why.

## 2. Payment Assistance

### 2.1 Options available

Depending on your individual circumstances, we can offer the following range of assistance:

- (a) flexible repayment options, e.g. a tailored payment plan;
- (b) temporarily postponing or deferring payments;
- (c) reviewing your accounts to see if you might benefit from changes to your service; or
- (d) waiving fees or charges, discounting a charge, or applying a credit on your account.

### 2.2 How can you apply?

It is free of charge to apply for payment assistance and there will be no charges ever added to your service for payment assistance.

You can make an application for financial assistance by visiting [www.firstresponderbroadband.com.au/legal](http://www.firstresponderbroadband.com.au/legal), filling out the application form attached at Schedule A of this policy and emailing or mailing it to us using the contact details below, or simply contact us in any of the ways described below.

Channels to submit a financial hardship request	Contact Details	Available hours
Online Financial Hardship Form	<a href="http://www.firstresponderbroadband.com.au/legal">www.firstresponderbroadband.com.au/legal</a>	Anytime
Phone	1300 372 000	1000 – 1700 Monday – Friday



Email	hardship@firstresponderbroadband.com.au	Anytime
Postal Address	PO Box 248 Cooranbong NSW 2265	Anytime

### 2.3 How we will help you

Once we receive your complete application, we will assess it and contact you within 5 business days to advise you of the outcome of your application.

When assessing your application, we may need to ask questions about your situation. If you need short-term support or are a victim of domestic violence, we will not require you to provide us evidence to support your application.

In some cases, for long-term assistance, we may ask for more information to enable us to properly assess your completed application.

Regardless of the situation you are in, we will always ensure to:

- (a) provide you with information about how we can assist you;
- (b) treat you with respect; and
- (c) consider your circumstances in a fair and reasonable way.

After we assess your application, we will contact you to discuss the options available and work with you to find a suitable solution. A payment plan starts as soon as you inform us that you agree to it. To accept a payment plan, you can respond directly to our offer email which we will send to you, or by contacting us via any of the methods listed above.

We will confirm details of any payment assistance plan you agree to in writing within 2 business days.

If you are not eligible for payment assistance, we will explain to you why.

We will not suspend or disconnect your service while we work through your request for payment assistance and while you have an agreed payment assistance plan in place.

### 2.4 Payment assistance plan

When your payment plan concludes, we will provide you with notice that you will return to your usual plan conditions. If you need to extend your payment assistance plan, you can contact us to discuss this. Even if you have previously received payment assistance from us, you can still apply for support again at any time.

You may no longer be eligible under your payment assistance plan if you fail to meet an obligation of your payment assistance plan such as not paying an agreed payment when its due; and/or

- (a) you do not make reasonable efforts to respond when we attempt to contact you about the possibility of the suspension of your service;
- (b) we have formed a genuine view that you are unwilling to pay your debts and we want to avoid increasing your debt; or



- (c) you agree that you will not be able to meet the obligations of your payment assistance plan.

We will provide you with 10 business days' notice if we need to suspend your services, but we will only do this as a last resort.

## 2.5 Change in circumstances

If your circumstances change or you need more support, please contact us so we can review your current arrangements and how we may be able to assist you.

## 3. Complaints

If you have any complaints, including the way in which we have handled your application for payment assistance or payment assistance plan, you have the right to make a complaint.

You can do so in any of the following ways:

Channels to submit a complaint	Contact Details	Available hours
Online Complaints Form	<a href="http://www.firstresponderbroadband.com.au/legal">www.firstresponderbroadband.com.au/legal</a>	Anytime
Phone	1300 372 000	1000 – 1700 Monday – Friday
Email	complaints@firstresponderbroadband.com.au	Anytime
Postal Address	PO Box 248 Cooranbong NSW 2265	Anytime

If you are not happy with how we have handled your complaint, you can make a complaint to the Telecommunications Industry Ombudsman (**TIO**). You can raise a TIO complaint or find out more information on the TIO website [tio.com.au/complaints](http://tio.com.au/complaints) or call 1800 062 058 (Monday – Friday, 8.00am – 8.00pm AEST).



## 4. Other support options

Organisation	Description
Financial Counselling Services	<p>You may also obtain information and advice from financial counselling services.</p> <p>To find out about financial counselling services available to you, please visit the Australian Government's financial counselling information website at <a href="https://moneysmart.gov.au/managing-debt/financial-counselling">https://moneysmart.gov.au/managing-debt/financial-counselling</a>.</p>
National Relay Services	<p>If you are d/Deaf or find it hard to hear or speak with hearing people on the phone, you may make a call through the National Relay Service.</p> <p>To find out more about the services provided by the National Relay Service, please visit their website at <a href="https://www.accesshub.gov.au/about-the-nrs">https://www.accesshub.gov.au/about-the-nrs</a>.</p>
Interpretation Service via TIS National	<p>If English is not your first language, you may access personal translation and interpretation services via TIS National.</p> <p>To find out more about the services provided by TIS National, please visit their website at <a href="https://www.tisnational.gov.au/">https://www.tisnational.gov.au/</a>.</p>

## 5. Privacy

We will not disclose your personal information to any third party except as required to manage a complaint with a regulatory authority, with your express consent, or where disclosure is otherwise required or authorised by an Australian law or court or tribunal order.

For further information as to how we handle personal information, please visit our privacy policy available at: [www.firstresponderbroadband.com.au/legal](http://www.firstresponderbroadband.com.au/legal)



## Schedule 1 – Initial Hardship Application Details

Customer name (as per account)	
Customer is	residential customer / small business customer
Invoice details this application relates to	
Details of financial hardship	
Do you have an existing financial hardship arrangement with us?	yes / no
If 'yes', details	
Your contact number	
Your contact postal address	
Your contact email address	
<hr/>	
Your signature	
You are	Customer / authorised representative of customer
Date	